

In re:
Esther L. Loung
Debtor

Case No. 19-15942-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 12, 2025

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Esther L. Loung, 203 N. 2nd St., Reading, PA 19601-2901 |
| 14477779 | + Atlantica, LLC, Land Home Financial Services, 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704-7915 |
| 14551595 | + Atlantica, LLC, c/o Home Land Financial Services, 3611 South Harbor Blvd., Ste. 100, Santa Ana, CA 92704-7915 |
| 14452462 | + Bayview Loan Servicing, LLC., CO Rebecca Ann Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14479027 | Berks County Tax Claim Bureau, 633 Court St 2nd Fl Svc Ctr, Reading Pa 19601 |
| 14416739 | + Berks County Treasurer, 633 Court St., 2nd floor, Reading PA 19601-3552 |
| 14406021 | + John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342 |
| 14467954 | + Reading School District, P.O. Box 4783, Lancaster, PA 17604-4783 |
| 14393287 | + Regency Finance Company, 3225 N 5th St, Reading, PA 19605-2451 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | + Email/Text: taxclaim@countyofberks.com | Mar 13 2025 01:34:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Mar 13 2025 01:35:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14393281 | + Email/Text: rperez@arcadiarecovery.com | Mar 13 2025 01:35:00 | Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559 |
| 14393282 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Mar 13 2025 01:34:00 | Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873 |
| 14400163 | + Email/Text: ecfbnc@aldridgepите.com | Mar 13 2025 01:34:00 | Bayview Loan Servicing, LLC, c/o Janet M. Spears/Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego CA 92177-7921 |
| 14429789 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Mar 13 2025 01:34:00 | Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837 |
| 14393283 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 13 2025 01:16:40 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14397091 | + Email/PDF: ebn_ais@aisinfo.com | Mar 13 2025 01:15:22 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14393284 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Mar 13 2025 01:35:00 | ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 14393285 | + Email/Text: bankruptcy@marinerfinance.com | Mar 13 2025 01:34:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14408153 | + Email/PDF: cbp@omf.com | Mar 13 2025 02:21:16 | ONEMAIN FINANCIAL GROUP, LLC, P.O. |

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|-----------|--|----------------------|---|
| 14393286 | + Email/PDF: cbp@omf.com | Mar 13 2025 01:16:40 | Box 3251, Evansville, In. 47731-3251 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013 |
| 14393288 | ^ MEBN | Mar 13 2025 00:33:14 | Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403 |
| 14393289 | Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com | Mar 13 2025 01:56:45 | Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306 |
| 14426456 | Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com | Mar 13 2025 02:08:11 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| TOTAL: 15 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2025 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| DENISE ELIZABETH CARLON | on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com |
| LISA CANCANON | on behalf of Creditor Bayview Loan Servicing LLC LisaC@w-legal.com, Llombardi06@law.du.edu |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| STEPHEN MCCOY OTTO | on behalf of Debtor Esther L. Loung steve@sottolaw.com valeria@cornerstonelaw.us, CornerstoneLawFirmLLC@jubileebk.net, no_reply@ecf.inforuptcy.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|---------------------|---|-----------------------|
| IN RE: |) | |
| Esther L. Loung |) | Case No. 19-15942-pmm |
| aka Esther L. White |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 12, 2025

For The Court

Timothy B. McGrath
Clerk of Court